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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/277,189	03/26/1999	EDWARD G. MCLAUGHLIN	048657-5001	3185

22922 7590 10/20/2005

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EXAMINER

POINVIL, FRANTZY

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 10/20/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/277,189

Applicant(s)

MCLAUGHLIN ET AL.

Examiner

Frantzy Poinvil

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 24 June 2005.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>5/31/05</u> . | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

1. Applicant's arguments filed 6/24/2005 have been fully considered but they are not persuasive.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-30 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling (US Patent No. 5,963,925) in view of Krouse et al (US Patent No. 6,097,834).

*Applicant's representative agrees that the Kolling et al. patent is an electronic bill presentment system which is only capable of accepting electronic billing information from billers and presenting it electronically to consumers.*

*The Applicant however indicates that the Kolling et al. reference simply does not work with paper bills, and does not use paper statements or invoices in any way; in fact, there is not a single word in the entire Kolling et al. reference which deals with the issue of paper bills. Rather, the Kolling et al. reference "replaces the preparation and mailing of paper statements and invoices from a biller with electronic delivery." Abstract, lines 1-2 (emphasis added). The electronic statements, when displayed on the consumer's computer, have the same look as paper bills would have had (or formerly had).*

*The Examiner agrees with applicant's assertion of the Kolling et al's reference.*

*From this assertion, it should be noted that the allowing, notifying and receiving functions are taught by Kolling with the exception that Kolling et al do not deal with the presentment of paper bills. As per the features of receiving paper bills and scanning the paper bills, the Examiner has turned to Krouse et al.*

*Applicant's representative then indicates that:*

*The Krouse et al. reference is a walk-in bill payment system in which a customer brings a paper bill and physically walks into a location having a terminal for the walk-in bill payment system. As such, it is a completely manual bill payment system which is incapable of presenting bills to customers, and which is electronic only in that payment to the biller is made by the walk-in bill payment system through the ACH/EFT system. The customer must bring a paper bill to the facility.*

*Applicant's representative then states that the Kolling et al's and Krouse et al's references are unrelated and cannot be combined.*

*The Examiner respectfully disagrees with the applicant's assertion.*

*Krouse et al are directed to the processing of a financial transaction by placing a financial document to be processed into a scanner and obtaining an electronic version of the financial document using an optical character reader (OCR) (see column 12, lines 12-65). Information of the financial document are extracted (column 16, lines 52-59) and are later transmitted and stored to an ACH/EFT request generator (column 16, lines 60-66). The generator can also display the extracted information to a user or customer. See column 16, line 66 to column 17, line 47).*

*Steps of manipulating financial documents from paper to electronic forms are taught by Krouse et al. Since bills may be accepted in any ways or manner, it would have been obvious to one of ordinary skill in the art when using the system of Kolling et al to also accept paper checks from billers by applying the system of Krouse et al. therein in order to handle paper bills from billers who are not yet devoted to transmit electronic bills. The motivation would have been to allow many types of billers to use the combined system of Kolling et al and Krouse et al thereby providing better customer service to their clients.*

The prior rejection is repeated below.

As per claims 1 and 16, Kolling teaches a system and method for presenting an electronic bill or statement to a customer who has subscribed to receive electronic bills from a biller. See the abstract and column 12, lines 36-42. The system further comprises:

Allowing a customer to subscribe to a bill presentment system for receiving electronic-based (column 12, lines 36-42 and column 4, line 63 to column 5, line 16) of Kolling.

notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers including electronic-based billers (column 4, line 63 to column 5, line 16 of Kolling);

receiving at least one electronic bill for said customer from at least one of said billers (column 7, lines 25-57 of Kolling);

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identifying the type of bill (is done using a template library. Also, different billers would send different bills and different types of bills for different customers) column 8, lines 52-62 and column 9, lines 28-64 of Kolling)

extracting billing information from said electronic image information wherein the billing information is extracted using a predefined template (see column 9, line 28 to column 10, line 21 and column 11, lines 43-55 of Kolling);

presenting said at least one electronic bill to said customer (column 13, lines 334-59 of Kolling).

Kolling does not specifically teach receiving paper bills for conversion to electronic bills. Thus, Kolling does not specifically teach the steps of:

receiving at least one paper bill for said customer from at least one of said billers;  
identifying the contents of said paper bill;

scanning said at least one paper bill received for said customer to generate electronic image information; and validating the extracted billing information generated from said scanned paper bill.

As per these limitations the Examiner notes that transmitting or mailing paper bills to Kolling for further processing and presenting to a customer in an electronic format would have been obvious to one of ordinary skill in the art to do at the time of the invention. Nothing in Kolling prevents Kolling from accepting paper bills for conversion to electronic formats. A biller in the system of Kolling may not have the capability of electronically transmit their electronic bills to the system of Kolling for further processing

by Kolling. Thus, transmitting paper bills to the system of Kolling would have been readily acceptable through the regular mail system.

In so doing, Kolling would have scanned the received paper bills, do further image processing and cleaning the scanned paper bills which would have then converted in an electronic format. The extracted steps would have also been done for indexing and record keeping purposes.

These steps are well known in the art of image processing and analysis of scanned financial documents. Since Kolling deals with electronic statements which are financial documents, an ordinary skill artisan would have turned to the teachings of Krouse et al. for these above noted teachings. Krouse et al teach a system and method for scanning a financial document. Image manipulation, data extraction and indexing are performed. See column 14, lines 54-67 and column 10, lines 12-53 of Krouse et al. Krouse et al also disclose zone information for obtaining information from a financial document. See column 7, lines 33-67 of Krouse et al.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Krouse et al into the system of Kolling in order to facilitate the conversion of paper bills into an electronic format for presenting to a customer. The motivation would have been to encourage billers who are not yet ready to transmit electronic bills to the bill processors of Kolling to do so and also to facilitate the processing and/or conversion of paper bills to electronic bills.

As per claims 2 and 17 removing unnecessary material from the received paper bill is taught by Krouse et al. Kolling further teaches forwarding important documents from the received bill to the customer (see the abstract and column 4, lines 15-29); receiving a payment instruction from the customer to pay a bill, drafting a payment on an account for the customer account, and sending the payment to the biller that originated the bill (are taught on column 9, lines 13-28 of Kolling).

As per claims 3, 18 and 26, the combination of Kolling and Krouse does not explicitly teach drafting a payment comprises the step of printing a physical check on the account. The Examiner notes that such is well known in the art the time of the filing of the invention. Incorporating such a feature in the combination of Kolling and Krouse would have been obvious to one of ordinary skill in the art do in order to provide alternate forms of payment in the combined system.

As per claims 4, 19 and 27, printing a stored scanned image of a remittance stub is not explicitly taught by Kolling. Krouse et al disclose storing a scanned image of a remittance stub. It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the teachings of Krouse et al into Kolling in order to store a scanned image of a remittance stub for record keeping, reconciliation and management of the combined financial system.

As per claims 5-6, 20-21, the combined teaching of Kolling and Krouse et al discloses drafting a payment comprising the step of submitting an electronic payment (see column 9, lines 14-48 of Kolling and the abstract of Krouse et al.) using one of an



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automated clearing house network, an automated teller machine network, and a credit card network

As per claims 7 and 22, the combined teachings of Kolling and Krouse et al. are discussed above. Krouse et al disclose extracting billing information from the electronic image using optical character recognition wherein the billing information is extracted using a predefined template for the type of bill identified and extracting an image of the payment remittance stub. See column 7, lines 50-67 of Krouse et al. Kolling also discloses a plurality of templates for customers' bills. Note column 10, line 49 to column 10, line 21 of Kolling.

As per claims 8 and 23, presenting an electronic image of a paper bill upon receipt of a request from the customer is taught by Kolling. See the abstract of Kolling.

Claims 9 and 25 contain features addressed in claim 1. Claims 9 and 25 are therefore rejected under a similar rationale as applied to claim 1 above.

As per claim 10, Kolling discloses a biller identification for identifying a particular bill. See column 10, lines 48-65 and column 9, lines 40-45 of Kolling.

As per claim 11, the combination of Kolling and Krouse does not explicitly teach drafting a payment comprises the step of printing a physical check on the account. The Examiner notes that such is well known in the art the time of the filing of the invention. Incorporating such a feature in the combination of Kolling and Krouse would have been obvious to one of ordinary skill in the art do in order to provide alternate forms of payment in the combined system.

As per claim 12, printing a stored scanned image of a remittance stub is not explicitly taught by Kolling. Krouse et al disclose storing a scanned image of a remittance stub. It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the teachings of Krouse et al into Kolling in order to store a scanned image of a remittance stub for record keeping, reconciliation and management of the combined financial system.

Each of claims 13 and 28 contains features recited in independent claims 1, 4, 5, 7 and 8, and therefore, applicant is directed to the rejection of claims 1, 4, 5, 7 and 8 above.

As per claims 14 and 29, see column 7, lines 54-62 of Krouse et al.

As per claims 15, 25 and 30, see column 7, lines 50-67 of Krouse et al.

3. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

***Conclusion***

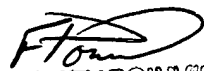
4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9326 for Before Final actions and (703) 87209327 for After Final actions.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

FP

September 2, 2005

  
FRANTZY POINVIL  
PRIMARY EXAMINER  
AU 3628